

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Ritchie, Rita A	§	Case No. 05 B 22975
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 00/00/00 and was converted to chapter 13 on 08/31/2005.

2) The plan was confirmed on 11/01/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/01/2005.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/04/2009.

5) The case was discharged under 11 U.S.C. § 1328(b) on 08/04/2009.

6) Number of months from filing or conversion to last payment: 0.

7) Number of months case was pending: 48.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$34,150.00.

10) Amount of unsecured claims discharged without full payment: \$160,354.56.

11) All checks distributed by the trustee relating to this case have cleared the bank.



**Receipts:**

Total paid by or on behalf of the debtor	\$27,300.00
Less amount refunded to debtor	\$73.21

**NET RECEIPTS:** \$27,226.79

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0
Court Costs	\$0
Trustee Expenses & Compensation	\$1,547.95
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$1,547.95

Attorney fees paid and disclosed by debtor NA

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chase Home Finance	Secured	\$2,041.84	\$2,041.84	\$2,041.84	\$2,041.84	\$0
Chase Home Finance	Secured	\$253,000.00	\$255,218.51	\$255,218.51	\$0	\$0
Chase Manhattan Mortgage Corp	Secured	\$48,000.00	NA	NA	\$0	\$0
First Midwest Bank	Secured	\$4,907.00	\$4,045.24	\$4,045.24	\$0	\$0
Hyundai Motor Finance	Secured	\$6,500.00	\$6,500.00	\$6,500.00	\$6,500.00	\$187.12
Bank Of America	Unsecured	\$10,148.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$11,682.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$11,682.91	NA	NA	\$0	\$0
CB USA	Unsecured	\$61.00	NA	NA	\$0	\$0
Chase Manhattan	Unsecured	\$11,645.00	NA	NA	\$0	\$0
Citi Cards	Unsecured	\$7,540.00	NA	NA	\$0	\$0
Citibank	Unsecured	\$378.13	\$413.93	\$413.93	\$87.37	\$0
Citibank	Unsecured	\$378.00	NA	NA	\$0	\$0
Citibank	Unsecured	\$4,180.00	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$265.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$24,626.00	\$25,225.83	\$25,225.83	\$6,217.00	\$0
ECast Settlement Corp	Unsecured	\$1,128.00	\$1,183.57	\$1,183.57	\$276.67	\$0

(Continued)



**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$7,539.97	\$7,516.11	\$7,516.11	\$1,852.36	\$0
ECast Settlement Corp	Unsecured	\$6,397.56	\$6,397.56	\$6,397.56	\$1,576.72	\$0
ECast Settlement Corp	Unsecured	\$0	\$25,225.83	\$25,225.83	\$0	\$0
First National Bank of Omaha	Unsecured	NA	\$13,549.59	\$13,549.59	\$0	\$0
First National Bank of Omaha	Unsecured	\$13,386.00	\$13,549.59	\$13,549.59	\$3,339.36	\$0
Flagstar Bank	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$1,128.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$492.00	NA	NA	\$0	\$0
Household	Unsecured	\$2,397.00	NA	NA	\$0	\$0
Household Retail Services	Unsecured	\$0	NA	NA	\$0	\$0
Hyundai Motor Finance	Unsecured	\$1,837.00	\$2,842.81	\$2,842.81	\$689.12	\$0
JC Penney Corporation Inc	Unsecured	\$492.00	NA	NA	\$0	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$2,482.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$5,646.35	\$5,685.35	\$5,685.35	\$1,401.19	\$0
RoundUp Funding LLC	Unsecured	\$207.45	\$207.45	\$207.45	\$48.49	\$0
Specialized Management Consultants	Unsecured	\$2,396.81	\$2,468.95	\$2,468.95	\$598.53	\$0
Target Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Target Financial Services	Unsecured	\$3,509.00	NA	NA	\$0	\$0
Target National Bank	Unsecured	\$3,466.44	\$3,560.16	\$3,560.16	\$863.07	\$0
ULTR/CBUSA	Unsecured	\$0	NA	NA	\$0	\$0
Wal Mart Stores	Unsecured	\$1,395.80	NA	NA	\$0	\$0
World Financial Network Nat'l	Unsecured	\$0	NA	NA	\$0	\$0



**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$255,218.51	\$0	\$0
Mortgage Arrearage	\$2,041.84	\$2,041.84	\$0
Debt Secured by Vehicle	\$10,545.24	\$6,500.00	\$187.12
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$267,805.59</b>	<b>\$8,541.84</b>	<b>\$187.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$107,826.73</b>	<b>\$16,949.88</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$1,547.95	
Disbursements to Creditors	\$25,678.84	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$27,226.79</b>



12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 26, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.